Case 09-23990 Doc 1 Filed 06/30/09 Entered 06/30/09 20:05:55 Desc Main Document Page 1 of 50

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Corporation (includes LLC and LLP)   Partnership   Other (If debtor is not one of the above entities, check this box and state type of entity below.)   Tax-Exempt Entity (Check box, if applicable)   Debtor is a tax-exempt organization under frile 26 of the United States Code (the Internal Revenue Code).   Full Filing Fee (Check one box)   Debtor is a tax-exempt paramization under frile 26 of the United States Code (the Internal Revenue Code).   Full Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3b.   Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3b.   Statistical/Administrative Information   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured creditors.   Debtor estimates that funds will be available for distribution to unsecured credit	_	•					101 (51B)		☐ Chapter 11 of a Foreign Main Proceeding			· ·	
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Check this box and state type of entity below.   Tax-Exempt Entity (Check box, if applicable)   Debtor is a tax-exempt organization under Title 25 of the United State Code (the Internal Revenue Code).   Debtor is a tax-exempt organization under Title 25 of the United State Code (the Internal Revenue Code).   Debtor is a tax-exempt organization under Title 25 of the United State Code (the Internal Revenue Code).   Debtor is a small primarily for a personal, family, or household purpose."   Debtor sa small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).   Debtor is not a small business debtor as	☐ Partners	ship					oker		Chapter 15				
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So to \$50,001 to \$100,000 to \$100,000 to \$500,000 to \$1,000,000 to \$50 t	1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	OVER			
\$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$1 to \$10 to \$50 to \$50 to \$100 to \$100 to \$50 to \$100 to \$100 to \$100 to \$100 to \$100 to \$100,000 to \$100 to \$10					_						1		
million million million million million  Estimated Liabilities  □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □	\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,00	\$500,000,001	More than			
□ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □			\$500,000						to \$1 billion	\$1 billion	]		
	\$0 to	\$50,001 to		\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,00 to \$500	\$500,000,001	More than			

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B1 (Official For	m 1)(1/08)	Page 2 01 50	Page 2
Voluntar	y Petition	Name of Debtor(s):  Vazquez, Maria A.	
(This page mu	st be completed and filed in every case)	Vazquez, Maria A.	
1 0	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach a	dditional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	an one, attach additional sheet)
Name of Debt - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		xhibit B al whose debts are primarily consumer debts.)
forms 10K a pursuant to S	oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, ode, and have explained the relief available rtify that I delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Richard E. Sexner Signature of Attorney for Debtor( Richard E. Sexner	June 30, 2009 s) (Date)
	Exh	ibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab	le harm to public health or safety?
	Exh	nibit D	
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made nt petition:	•	a separate Exhibit D.)
☐ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	g the Debtor - Venue	
_	(Check any ap	-	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pending	g in this District.
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defenda	ant in an action or
	Certification by a Debtor Who Reside		erty
	(Check all app Landlord has a judgment against the debtor for possession		l, complete the following.)
	(Nome of landland that although indoment)		
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, th	nere are circumstances under which t	he debtor would be permitted to cure
	the entire monetary default that gave rise to the judgment to Debtor has included in this petition the deposit with the co	for possession, after the judgment for	r possession was entered, and
	after the filing of the petition.	•	
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(l))	).

Page 3 of 50 Document B1 (Official Form 1)(1/08)

## **Voluntary Petition**

(This page must be completed and filed in every case)

# Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Maria A. Vazquez

Signature of Debtor Maria A. Vazquez

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 30, 2009

Date

### Signature of Attorney\*

### X /s/ Richard E. Sexner

Signature of Attorney for Debtor(s)

#### Richard E. Sexner

Printed Name of Attorney for Debtor(s)

### Law Offices of Richard E. Sexner

Firm Name

579 W North Avenue, Suite 301 Elmhurst, IL 60126-2145

Address

### (630) 516-9990 Fax: (630) 516-9991

Telephone Number

June 30, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Vazquez, Maria A.

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Maria A. Vazquez		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Maria A. Vazquez Maria A. Vazquez
Date: June 30, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Maria A. Vazquez		Case No		
-		Debtor	,		
			Chapter	7	
			• -		

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	3,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		131,769.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,925.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,625.00
Total Number of Sheets of ALL Schedu	ıles	24			
	T	otal Assets	3,000.00		
			Total Liabilities	131,769.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Maria A. Vazquez		Case No		
-		Debtor	-,		
			Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	2,925.00
Average Expenses (from Schedule J, Line 18)	4,625.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,596.67

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		131,769.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		131,769.00

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B6A (Official Form 6A) (12/07)

In re	Maria A. Vazquez	Case No.	
-	·	Dobtor,	
		Debtor	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Maria A. Vazquez		Case No.	
		Dobton		

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	-	-	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Midwest Bank & Trust Checking Account (joint wiht Maria Agelica Vazquez)	-	0.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase Bank	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	-	-	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	-	-	200.00
7.	Furs and jewelry.	Jewelry	-	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
		(T) - 1	Sub-Tota	al > <b>1,500.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re Maria A. Vazquez Case No	
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Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	x			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(To	otal of this page)	a1 / <b>U.UU</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Maria A. Vazquez	Case No
		<b>.</b>

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	19	996 Chrysler Sebring	-	1,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

1,500.00

Total >

3,000.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Maria A. Vazquez	Case No.
_	De	ebtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Household Goods and Furnishings -	735 ILCS 5/12-1001(b)	1,000.00	1,000.00	
Wearing Apparel -	735 ILCS 5/12-1001(a)	100%	200.00	
<u>Furs and Jewelry</u> Jewelry	735 ILCS 5/12-1001(b)	200.00	200.00	
Automobiles, Trucks, Trailers, and Other Vehicles 1996 Chrysler Sebring	735 ILCS 5/12-1001(c)	1,500.00	1,500.00	

2,900.00 Total: 2,900.00 Case 09-23990 Doc 1 Filed 06/30/09 Entered 06/30/09 20:05:55 Desc Main Page 13 of 50 Document

B6D (Official Form 6D) (12/07)

In re	Maria A. Vazquez	Case No.	
		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_							
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H V J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COXF	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			XV.1. (C)		D			
			Value \$	$\dashv$		Н		
Account No.			Value \$					
			Value \$					
Account No.			Value \$					
•			S	ubto	ota	1		
<b>0</b> continuation sheets attached	(Total of this page							
			(Report on Summary of Sch	T	ota	ıl	0.00	0.00
			(Report on Summary of Sci	nea	uie	8)		

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B6E (Official Form 6E) (12/07)

In re	Maria A. Vazquez	Case No
-	•	
		Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
$\square$ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Maria A. Vazquez		Case No.	
		Debtor		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGEN	UNLIQUIDAT	SPUTED	AMOUNT OF CLAIM
Account No. 3010908007631271			Opened 3/01/01 Last Active 12/01/02 HouseholdGoodsAndOtherCollateralAuto	T	T E D		
American General Finan 321 E Saint Charles Rd S Villa Park, IL 60181		-					0.00
Account No. <b>38095198</b>			Opened 8/01/08	+			0.00
Asset Acceptance Po Box 2036 Warren, MI 48090		_	FactoringCompanyAccount Chase Bank				7,702.00
Account No. 38058685  Asset Acceptance Po Box 2036 Warren, MI 48090		-	Opened 8/01/08 FactoringCompanyAccount Chase Bank				8,379.00
Account No. 38410812  Asset Acceptance Po Box 2036 Warren, MI 48090		-	Opened 10/01/08 FactoringCompanyAccount Chase Bank				
							9,864.00
		1	(Total oi	Sub			25,945.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maria A. Vazquez		Case No.	
•		Debtor		

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N G E N	LIQUIDA	U T F	AMOUNT OF CLAIM
Account No. 0718			Opened 1/14/04 Last Active 4/08/05	Т	T E D		
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		-	CreditCard				
Account No. 4690			Opened 2/01/04 Last Active 11/27/06	+	+		0.00
Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420		-	CreditCard				
Account No. <b>4710912256</b>	_	_	Opened 6/08/00 Last Active 5/16/05	4	1		Unknown
BP Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		-	CreditCard				0.00
Account No. <b>529115178144</b>			Opened 9/01/00 Last Active 6/23/05 CreditCard				
Cap One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-					0.00
Account No. <b>529115210814</b>	1		Opened 12/01/01 Last Active 7/17/07	+	+		0.00
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		_	CreditCard				
							0.00
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total o	Sub f this			0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maria A. Vazquez	Case No.	
_		Debtor	

	16		akand Wife Isiat as Occasionity	10	1	L	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I Q	DISPUTED	AMOUNT OF CLAIM
Account No. 412174148024			Opened 6/01/98 Last Active 5/01/06	Т	T E		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard		D		2,910.00
Account No. 436610301656			Opened 2/01/81 Last Active 10/24/05	t			
Chase 800 Brooksedge Blvd Westerville, OH 43081		_	CreditCard				Unknown
Account No. 441716865112	┞		Opened 9/21/97 Last Active 5/02/07	+	┡	-	Olikilowii
Chase 800 Brooksedge Blvd Westerville, OH 43081	-	-	CreditCard				0.00
Account No. <b>435787346001</b>			Opened 5/21/04 Last Active 11/30/06		H		
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		_	CreditCard				0.00
Account No. 441712806220	t		Opened 11/28/95 Last Active 10/22/06	+	H	H	
Chase 800 Brooksedge Blvd Westerville, OH 43081		_	CreditCard				0.00
Sheet no. 2 of 12 sheets attached to Schedule of				Sub			2,910.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,310.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maria A. Vazquez	Case No	
_		Debtor	

	16	1	akand Wife Isiat as Community	T_	1	T 5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L I Q U	DISPUTED	AMOUNT OF CLAIM
Account No. <b>518748869000</b>			Opened 12/01/03 Last Active 4/06/07 CreditCard	Т	T E D		
Chase 800 Brooksedge Blvd Westerville, OH 43081		_					5,700.00
Account No. <b>542418050319</b>			Opened 6/01/92 Last Active 4/09/09 CreditCard				3,7 30100
Citi P.o. Box 6500 Sioux Falls, SD 57117		-					
							4,195.00
Account No. 626016719  Citi Mortgage Inc Attention: Bankruptcy Department Po Box 79022, Ms322 St. Louis, MO 63179		-	Opened 8/01/95 Last Active 10/01/02 ConventionalRealEstateMortgage				0.00
Account No. 5121070163616499  Citibank / Sears Po Box 20363 Kansas City, MO 64195		-	Opened 4/01/79 Last Active 2/19/06 CreditCard				1,801.00
Account No.							,,,,,,,,,,
Citibank C/O Blatt, Hasenmiller, Leibsker 125 S. Wacker Drive, Suite 400 Chicago, IL 60606		-					0.00
Sheet no. <b>3</b> of <b>12</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of	Sub this			11,696.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maria A. Vazquez	Case No	
_		Debtor ,	

	<u> </u>			1.	1	1.	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L Q	DISPUTED	AMOUNT OF CLAIM
Account No. <b>971364</b>			Opened 7/01/97 Last Active 4/01/02	Т	E		
Citifinancial Mortgage Po Box 9438 Gaithersburg, MD 20898		-	RealEstateMortgageWithoutOtherCollateral		D		Unknown
Account No. 4710912256  Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		-	Opened 11/01/06 FactoringCompanyAccount Citibank Amoco Consumer Baseca				468.00
Account No. 6032201400091727  Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		-	Opened 11/01/07 FactoringCompanyAccount Ge Capital Wal-Mart				952.00
Account No. 6035320038820310  Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603		_	Opened 4/01/08 FactoringCompanyAccount Citibank Thd Consumer				1,790.00
Account No. 601100765027  Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		_	Opened 6/01/99 Last Active 2/28/07 CreditCard				8,431.00
Sheet no. <u>4</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			11,641.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maria A. Vazquez		Case No.	
•		Debtor		

	С	Нп	sband, Wife, Joint, or Community	Tc	Lu	Ιn	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	UNLLQULDAT	DISPUTED	AMOUNT OF CLAIM
Account No. 437267381			Opened 4/01/93 Last Active 5/23/07	7	ΙE		
Fdsb Macys 9111 Duke Blvd Mason, OH 45040		-	ChargeAccount		D		4,524.00
Account No. <b>6032203380889377</b>	-		Opened 11/01/00 Last Active 7/13/06	+	╁	-	,,-
Gemb/walmart Po Box 981400 El Paso, TX 79998		-	ChargeAccount				
							Unknown
Account No. 603220140009  Gemb/walmart Po Box 981400 El Paso, TX 79998		-	Opened 10/31/03 Last Active 1/16/07 ChargeAccount				0.00
Account No. <b>0002423102</b>			Opened 9/01/87 Last Active 11/09/05 CreditCard				
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		-					0.00
Account No. <b>85680134047</b>			Opened 7/01/95 Last Active 10/01/99 ChargeAccount	$\dagger$		H	
Hsbc/harlm 2700 Sanders Rd Prospect Heights, IL 60070		-	onarge Account				0.00
61					<u> </u>	<u></u>	0.00
Sheet no. <u>5</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			4,524.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maria A. Vazquez		Case No.	
•		Debtor		

			t the transfer of the transfer	10	1	<u> </u>	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXT_XGEXT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 46704839573			Opened 5/01/97 Last Active 6/21/05	Т	T E		
Hsbc/neimn Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850		-	ChargeAccount		D		0.00
Account No. <b>89562334</b>			Opened 1/01/96 Last Active 6/21/05				
Hsbc/saks P.O. Box 17157 Baltimore, MD 21297		_					0.00
Account No. 10570209789298924			Opened 4/01/96 Last Active 9/11/08 ChargeAccount				
Lane Bryant Po Box 182273 Columbus, OH 43218		-					
							798.00
Account No. 103100006824833			Opened 10/01/95 Last Active 3/01/01 Automobile				
Lasale Nt Bk Attn: Bankruptcy 5501 S Kedzie Ave Chicago, IL 60621		-					
Account No. <b>6032203380889377</b>			Opened 12/01/06				0.00
Lvnv Funding Llc Northland Group PO BOX 390846 Minneapolis, MN 55439		-					
							2,080.00
Sheet no. <u>6</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			2,878.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maria A. Vazquez		Case No.	
•		Debtor		

	1 -	_		T-		-	
CREDITOR'S NAME,		Ηι	ssband, Wife, Joint, or Community	CON	UNL	D	
MAILING ADDRESS	CODEBTOR	Н	DATE CLADAWAC DICUDDED AND	Ň	ĮË	I c	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	H.	ľ	PUTE	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ų	Ī	AMOUNT OF CLAIM
(See instructions above.)	R	С	is sebsect to seroit, so sixte.	NGENT	þ	5	
Account No. 5121070163616499			Opened 3/01/07	₹ T	DATED		
	1				D		
Lvnv Funding Llc							
P.O. Box 818017		-					
Cleveland, OH 44181-8017							
							2,775.00
Account No. <b>4376673846020</b>	┢	╀	Opened 3/01/94 Last Active 6/06/07	⊬	⊣	_	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Account No. 4370073040020	ł		ChargeAccount				
Manualfalah			ChargeAccount				
Macys/fdsb							
Macy's Bankruptcy		-					
Po Box 8053							
Mason, OH 45040							
							2,957.00
Account No. <b>8525637040</b>	t	T	Opened 12/01/07	+	┢	H	
110000001010	ł		FactoringCompanyAccount Fcnb-Newport				
Midland Cradit Mamt			News				
Midland Credit Mgmt		l_					
8875 Aero Dr Ste 200		-					
San Diego, CA 92123							
							2,699.00
Account No. 203516981		T	Opened 3/01/97 Last Active 1/01/04	T	Т		
	1		CREDIT CARD				
Nbgl-carsons							
PO Box 5955		-					
Carol Stream, IL 60197-5955							
Caror ou cam, 12 00 137 3333							
							0.00
				上	L		0.00
Account No. <b>577091012093</b>	]		Opened 3/11/99 Last Active 5/10/06				
	1		CreditCard				
Newport News	1						
Po Box 182124	1	-					
Columbus, OH 43218	1						
<u> </u>	1						
							0.00
				<u></u>	上	<u>_</u>	1
Sheet no. 7 of 12 sheets attached to Schedule of				Subt			8,431.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis	pag	ge)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maria A. Vazquez		Case No.	
_		Debtor		

	<u>ر</u>	ш.,	sband, Wife, Joint, or Community	16	Ιυ	Г	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGENT	Q	SPUTED	AMOUNT OF CLAIM
Account No. <b>777254</b>			Opened 8/28/95 Last Active 5/02/08	٦т	T E		
Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507		-	Agriculture		D		637.00
Account No. 366837554110	1		Opened 3/04/94 Last Active 4/12/04	+	$\vdash$		
Rnb-fields3 Po Box 9475 Minneapolis, MN 55440		-	ChargeAccount				0.00
Account No. <b>313724725110</b>			Opened 4/02/93 Last Active 5/05/04				
Rnb-fields3 Po Box 9475 Minneapolis, MN 55440		-	ChargeAccount				0.00
Account No. 398456796510			Opened 3/29/79 Last Active 6/29/04	+			
Rnb-fields3 Po Box 9475 Minneapolis, MN 55440		-	ChargeAccount				0.00
Account No. 94658792771000220020912	T		Opened 9/01/02 Last Active 12/31/05	$\dagger$			
Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773		-	Educational				51,871.00
Sheet no. <b>8</b> of <b>12</b> sheets attached to Schedule of	_			Sub			52,508.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	32,000.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Maria A. Vazquez	Case No	_
_		Debtor	

	_	_						
(See instructions above.)	CODEBTOR	Hu: H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1  ¦	0 0	N L I Q U L	DISPUTED	AMOUNT OF CLAIM
Account No. <b>16719964</b>			Opened 7/01/89 Last Active 4/01/01		٦	T E		
Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		-	ChargeAccount			D		0.00
Account No.			Opened 8/01/02 Last Active 2/01/05	$\overline{}$	$\dagger$	+	$\dashv$	
State Farm Bank Fsb 1 State Farm Place-D3 Bloomington, IL 61710		-	ConventionalRealEstateMortgage					
								Unknown
Account No. 47078800  State Farm Financial S Attn: BCC-DTB5 112 E Washington St Bloomington, IL 61701		-	Opened 7/01/01 Last Active 6/08/05 CreditCard					0.00
Account No. <b>47078400</b>			Opened 4/01/01 Last Active 8/10/07		†			
State Farm Financial S Attn: BCC-DTB5 112 E Washington St Bloomington, IL 61701		-	CreditCard					4,425.00
Account No. <b>852039622500001</b>			Opened 4/01/01 Last Active 6/21/05		$\dagger$	$\dashv$		
State Farm Fncl Svcs F Attn: Loan Servicing Po Box 5961 Madison, WI 53705		_	Secured					0.00
Sheet no. 9 of 12 sheets attached to Schedule of				Su	bto	otal	+	4 405 00
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of thi	s p	age	;)	4,425.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Maria A. Vazquez		Case No.	
_		Debtor		

		_			_			
CREDITOR'S NAME,	Ç	Ηι	sband, Wife, Joint, or Community		C O	Ü	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BTOR	C A M	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SETOFF, SO STA	LAIM	0226-2-	UNLIQUIDAT		AMOUNT OF CLAIM
Account No. 32778510002			Opened 9/12/02 Last Active 5/07/04		Т	T		
Sw Stdnt Srv Po Box 9500 Wilkes-Barre, PA 18773		_	Educational			E D		0.00
Account No. 32778510001  Sw Stdnt Srv Po Box 9500 Wilkes-Barre, PA 18773			Opened 9/12/02 Last Active 5/07/04 Educational					0.00
Account No. 504963916037  Transamerica Bank 5595 Trillium Blvd Schaumburg, IL 60192		_	Opened 12/01/95 Last Active 1/01/00 ChargeAccount					Unknown
Account No. 541005035600  Us Bk Rms Cc 101 5th St E Ste A Saint Paul, MN 55101		_	Opened 4/01/95 Last Active 4/30/07 CreditCard					4,441.00
Account No. 35713994262565369  Victoria's Secret Po Box 182273  Columbus, OH 43218		_	Opened 3/01/95 Last Active 5/31/07 ChargeAccount					Unknown
Sheet no. <b>10</b> of <b>12</b> sheets attached to Schedule of					ubt			4,441.00
Creditors Holding Unsecured Nonpriority Claims				(Total of th	iis 1	pag	e)	1 .,

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Maria A. Vazquez	Case No	
_		Debtor ,	

	<u> </u>	l		- 1.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1	0 0	N L I QU I	D I S P U T E D	AMOUNT OF CLAIM
Account No. 614			Opened 4/12/95 Last Active 6/16/03		Γ	T E		
Von Maur Attn: Credit Dept 6565 Brady Davenport, IA 52806		-	ChargeAccount			D		0.00
Account No. 101260447436059	H		Opened 1/01/04 Last Active 2/28/06		$\dagger$	$\dagger$	1	
Wffinancial 316 W Army Trail Rd Ste Bloomingdale, IL 60108		-	NoteLoan					
								Unknown
Account No. 30527566305275666  Wfnnb/express Po Box 182273 Columbus, OH 43218		-	Opened 8/01/03 Last Active 2/17/08 ChargeAccount					820.00
Account No. <b>625072418</b>			Opened 9/01/94 Last Active 6/21/04		+		$\dashv$	
Wfnnb/new York & Compa 220 W Schrock Rd Westerville, OH 43081		-	ChargeAccount					0.00
Account No. <b>638476333</b>	$\mathbf{l}$		Opened 9/01/75 Last Active 1/29/08	+	+	$\dagger$	$\dashv$	
Wfnnb/new York & Compa 220 W Schrock Rd Westerville, OH 43081		_	ChargeAccount					947.00
Sheet no. 11 of 12 sheets attached to Schedule of				Su	bto	tal	+	4 707 00
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of this	s p	age	)	1,767.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Maria A. Vazquez	Case No	
•		Debtor	

CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGENT	LIGULD	DISPUTED	AMOUNT OF CLAIM
Account No. <b>79400827162</b>			Opened 5/01/95 Last Active 6/05/00	-   Ņ	A	٦	
			ChargeAccount		Ď	L	
Wfnnb/service Merch Pr							
Po Box 2974 Shawnee Mission, KS 66201		-					
Shawhee Mission, No 00201							
							0.00
Account No. 1002338311			Opened 1/01/07	Т			
			CollectionAttorney Wells Fargo Financial				
Zenith Acquisition 220 John Glenn Dr # 1		_					
Amherst, NY 14228							
7.11.110.101,111.1.1220							
							603.00
Account No.							
Account No.				+		H	
				$\perp$		L	
Account No.							
Sheet no12_ of _12_ sheets attached to Schedule of	•			Subt	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				603.00
•					ota		
			(Report on Summary of So				131,769.00

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B6G (Official Form 6G) (12/07)

In re	Maria A Vazguez	Case No.	
In re	Maria A. Vazquez	Case No.	
_		Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-23990 Doc 1 Filed 06/30/09 Entered 06/30/09 20:05:55 Desc Main Document Page 29 of 50

B6H (Official Form 6H) (12/07)

In re Maria A. Vazquez	Case No	
<u> </u>	Debtor	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Maria A. Vazquez		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS O	F DEBTOR AND SE	OUSE				
	RELATIONSHIP(S):	AGE(S):					
Single	None.						
<b>Employment:</b>	DEBTOR	<b>I</b>	SPOUSE				
Occupation C	Office Manager						
Name of Employer	State Farm Insurance						
	1 years						
	01 W. North Ave., Ste. 101						
	lelrose Park, IL 60160						
	rojected monthly income at time case filed)		DEBTOR		SPOUSE		
	commissions (Prorate if not paid monthly)	\$	3,325.00	\$	N/A		
2. Estimate monthly overtime		\$	0.00	\$	N/A		
3. SUBTOTAL		\$_	3,325.00	\$	N/A		
4. LESS PAYROLL DEDUCTIONS							
a. Payroll taxes and social secur	itv	\$	400.00	\$	N/A		
b. Insurance		\$	0.00	\$	N/A		
c. Union dues		\$	0.00	\$	N/A		
d. Other (Specify):		\$	0.00	\$	N/A		
		\$	0.00	\$	N/A		
5. SUBTOTAL OF PAYROLL DED	UCTIONS	\$	400.00	\$	N/A		
6. TOTAL NET MONTHLY TAKE I	HOME PAY	\$	2,925.00	\$	N/A		
7. Regular income from operation of	business or profession or farm (Attach detailed stater	ment) \$	0.00	\$	N/A		
8. Income from real property	`	\$	0.00	\$	N/A		
9. Interest and dividends		\$	0.00	\$	N/A		
10. Alimony, maintenance or support dependents listed above	payments payable to the debtor for the debtor's use of	or that of \$	0.00	\$	N/A		
11. Social security or government ass	istance						
(Specify):		\$	0.00	\$	N/A		
			0.00	\$	N/A		
12. Pension or retirement income		\$	0.00	\$	N/A		
13. Other monthly income		Ф	0.00	Ф	NI/A		
(Specify):		\$	0.00	\$	N/A		
		<u> </u>	0.00	\$	N/A		
14. SUBTOTAL OF LINES 7 THRO	UGH 13	\$	0.00	\$	N/A		
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)	\$_	2,925.00	\$	N/A		
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line 1	5)	\$	2,925.0	00		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Maria A. Vazquez		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	•
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,450.00
a. Are real estate taxes included? Yes No _X_	-	
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	270.00
b. Water and sewer	\$	80.00
c. Telephone	\$	180.00
d. Other Cable/Internet	\$	140.00
3. Home maintenance (repairs and upkeep)	\$	120.00
4. Food	\$	550.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	<b>5</b>	40.00 0.00
7. Medical and dental expenses	<b>3</b>	210.00
<ul><li>8. Transportation (not including car payments)</li><li>9. Recreation, clubs and entertainment, newspapers, magazines, etc.</li></ul>	\$ \$	0.00
10. Charitable contributions	\$ 	25.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	25.00
a. Homeowner's or renter's	\$	20.00
b. Life	\$	60.00
c. Health	\$	0.00
d. Auto	\$	70.00
	\$	0.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)	· <del></del>	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Student Loans	\$	260.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,625.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	1,020.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	<b>-</b>	
a. Average monthly income from Line 15 of Schedule I	\$	2,925.00
b. Average monthly expenses from Line 18 above	\$	4,625.00
c. Monthly net income (a. minus b.)	\$	-1,700.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Maria A. Vazquez			Case No.	
	•		Debtor(s)	Chapter	7
DECLARATION CONCERNING DEBTOR'S SCHEDULES					
	DECLARATION UNDER I	PENALTY (	OF PERJURY BY INDIV	DUAL DEI	BTOR
	I declare under penalty of perjury the <b>26</b> sheets, and that they are true and con				
	sneets, and that they are true and con	rect to the b	est of my knowledge, mior	mation, and	deller.
Date	June 30, 2009	Signature	/s/ Maria A. Vazquez		
			Maria A. Vazquez		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Maria A. Vazquez	Case No.		
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$48,327.00 2007 AGI \$48,686.00 2008 AGI

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

AND LOCATION

COURT OR AGENCY

AND LOCATION

DISPOSITION

8/08

Citibank V. Vazquez Collections

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF SEIZURE

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED Citibank (S.D.) N.A. C/O Blatt, Hasenmiller, Leibsker, Moore 125 S. Wacker Drive, Ste. 400 Chicago, IL 60606 DESCRIPTION AND VALUE OF PROPERTY

Garnished Wages \$124.50 a week since August 2008.

Software Copyright (c) 1996-2009 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

Best Case Bankruptcy

3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Offices of Richard E. Sexner 579 W. North Avenue, Suite 301 Elmhurst, IL 60126-2145

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$975.00 plus cost of credit report, credit counseling and filing

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

RANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

NAME AND ADDRESS OF INSTITUTION

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

5

NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

7

DATE OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$  . With drawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None If the debte

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 30, 2009	Signature	/s/ Maria A. Vazquez
			Maria A. Vazquez
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

### **United States Bankruptcy Court** Northern District of Illinois

In re Maria A. Vazquez			Case No.	
	Γ	Debtor(s)	Chapter	7
PART A - Debts secured by prop	erty of the estate. (Part A metach additional pages if nec	nust be fully con		
Property No. 1				
Creditor's Name: -NONE-		Describe Prope	erty Securing Debt:	
Property will be (check one):  ☐ Surrendered	☐ Retained			
If retaining the property, I intend to  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11	U.S.C. § 522(f)).	
Property is (check one):  ☐ Claimed as Exempt		☐ Not claimed	l as exempt	
PART B - Personal property subject Attach additional pages if necessary.		columns of Part	B must be completed	I for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Pro	perty:	Lease will be U.S.C. § 365(	Assumed pursuant to 11 p)(2):
I declare under penalty of perjury personal property subject to an un		ntention as to a	ny property of my e	estate securing a debt and/or
Date <b>June 30, 2009</b>		/s/ Maria A. Vazo Maria A. Vazque		

Debtor

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# Document Page 42 of 50 United States Bankruptcy Court Northern District of Illinois

In re	Maria A. Vazquez			Case No.	
			Debtor(s)	Chapter	7
	DISCLOS	URE OF COMPE	NSATION OF ATTORM	NEY FOR DI	EBTOR(S)
c	ompensation paid to me with	nin one year before the fill	ale 2016(b), I certify that I aming of the petition in bankruptcy, of or in connection with the bankr	or agreed to be pa	the above-named debtor and that id to me, for services rendered or to llows:
	For legal services, I have	agreed to accept		. \$	975.00
	Prior to the filing of this	statement I have received.		\$	975.00
	Balance Due			. \$	0.00
2. T	he source of the compensation	on paid to me was:			
	Debtor		Other (specify):		
3. T	The source of compensation to	be paid to me is:			
	Debtor		Other (specify):		
4. <b>I</b>	I have not agreed to she firm.	nare the above-disclosed c	ompensation with any other person	n unless they are r	nembers and associates of my law
[			pensation with a person or persons names of the people sharing in the		
5. I	n return for the above-disclos	sed fee, I have agreed to re	ender legal service for all aspects of	of the bankruptcy	case, including:
b c	<ul><li>Preparation and filing of an</li><li>Representation of the debte</li><li>[Other provisions as neede</li></ul>	ny petition, schedules, star or at the meeting of credit ad]	ering advice to the debtor in determent of affairs and plan which mors and confirmation hearing, and ention Agreement, if the Mode	nay be required; any adjourned hea	
6. E			e does not include the following so Retention Agreement.	ervice:	
			CERTIFICATION		
	certify that the foregoing is a ankruptcy proceeding.	complete statement of an	y agreement or arrangement for pa	nyment to me for r	epresentation of the debtor(s) in
Dated	June 30, 2009		/s/ Richard E. Sexn	er	
			Richard E. Sexner Law Offices of Rich 579 W North Avenu Elmhurst, IL 60126 (630) 516-9990 Fax	ie, Suite 301 -2145	1

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

**B 201** (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

Richard E. Sexner	X /s/ Richard E. Sexner	June 30, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
79 W North Avenue, Suite 301		
Imhurst, IL 60126-2145		
630) 516-9990		
•		
•		
·	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) hav		
	e received and read this notice.	June 30, 2009
Maria A. Vazquez	e received and read this notice.  X /s/ Maria A. Vazquez	June 30, 2009
I (We), the debtor(s), affirm that I (we) hav  Maria A. Vazquez  Printed Name(s) of Debtor(s)	e received and read this notice.	<b>June 30, 2009</b> Date
Maria A. Vazquez	e received and read this notice.  X /s/ Maria A. Vazquez	,

### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Maria A. Vazquez		Case No.	
		Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR MAT	TRIX	
		Number of Cro	editors: _	47
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of creditors	is true and	correct to the best of my
Date:	June 30, 2009	/s/ Maria A. Vazquez  Maria A. Vazquez  Signature of Debtor		

American General Finan 321 E Saint Charles Rd S Villa Park, IL 60181

Asset Acceptance Po Box 2036 Warren, MI 48090

Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420

BP Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Cap One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Citi P.o. Box 6500 Sioux Falls, SD 57117

Citi Mortgage Inc Attention: Bankruptcy Department Po Box 79022, Ms322 St. Louis, MO 63179 Citibank Blatt, Hasenmiller, Leibsker 125 South Wacker Dr. Suite 400 Chicago, IL 60604-4440

Citibank / Sears Po Box 20363 Kansas City, MO 64195

Citibank C/O
Blatt, Hasenmiller, Leibsker
125 S. Wacker Drive, Suite 400
Chicago, IL 60606

Citifinancial Mortgage Po Box 9438 Gaithersburg, MD 20898

Collection Attn: Bankrutpcy Department Po Box 10587 Greenville, SC 29603

Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

Fdsb Macys 9111 Duke Blvd Mason, OH 45040

Gemb/walmart Po Box 981400 El Paso, TX 79998

Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Hsbc/harlm 2700 Sanders Rd Prospect Heights, IL 60070 Hsbc/neimn Attn: Bankruptcy Po Box 15522 Wilmington, DE 19850

Hsbc/saks P.O. Box 17157 Baltimore, MD 21297

Lane Bryant Po Box 182273 Columbus, OH 43218

Lasale Nt Bk Attn: Bankruptcy 5501 S Kedzie Ave Chicago, IL 60621

Lvnv Funding Llc Northland Group PO BOX 390846 Minneapolis, MN 55439

Lvnv Funding Llc P.O. Box 818017 Cleveland, OH 44181-8017

Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Nbgl-carsons PO Box 5955 Carol Stream, IL 60197-5955

Newport News Po Box 182124 Columbus, OH 43218 Nicor Gas Attention: Bankruptcy Department 1844 Ferry Road Naperville, IL 60507

Rnb-fields3 Po Box 9475 Minneapolis, MN 55440

Sallie Mae Attn: Claims Dept Po Box 9500 Wilkes Barre, PA 18773

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

State Farm Bank Fsb 1 State Farm Place-D3 Bloomington, IL 61710

State Farm Financial S Attn: BCC-DTB5 112 E Washington St Bloomington, IL 61701

State Farm Fncl Svcs F Attn: Loan Servicing Po Box 5961 Madison, WI 53705

Sw Stdnt Srv Po Box 9500 Wilkes-Barre, PA 18773

Transamerica Bank 5595 Trillium Blvd Schaumburg, IL 60192

Us Bk Rms Cc 101 5th St E Ste A Saint Paul, MN 55101 Victoria's Secret Po Box 182273 Columbus, OH 43218

Von Maur Attn: Credit Dept 6565 Brady Davenport, IA 52806

Wffinancial 316 W Army Trail Rd Ste Bloomingdale, IL 60108

Wfnnb/express Po Box 182273 Columbus, OH 43218

Wfnnb/new York & Compa 220 W Schrock Rd Westerville, OH 43081

Wfnnb/service Merch Pr Po Box 2974 Shawnee Mission, KS 66201

Zenith Acquisition 220 John Glenn Dr # 1 Amherst, NY 14228